

**Substitute Trustee's Deed  
Indexing Instructions**

Lot 97, Sec A, River Oaks S/D, Sec 2 & 3, T-2-S, R-8-W, DeSoto Co., MS

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 25th day of October, 2004, Stanley Joe Watkins, Jr. and Candice M. Watkins aka Candace M. Watkins, Married Couple, As Joint Tenants With Full Rights of Survivorship, executed and delivered a certain Deed of Trust unto Accurate Title & Escrow, Trustee for The Hurricane Mortgage Company Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2103 at Page 515; and

WHEREAS, on the 6th day of July, 2007, The Hurricane Mortgage Company Inc., assigned said Deed of Trust unto Wachovia Bank, N.A., as Trustee. Pooling and Servicing Agreement dated as of November 1, 2004. Asset-Backed Pass-Through Certificates Series 2004-WWF1, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2753 at Page 600; and

WHEREAS, on the 9th day of July, 2007 the Holder of said Deed of Trust substituted and appointed **Emily Kaye Courteau**, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2753 at Page 601; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, **Emily Kaye Courteau, Substitute Trustee** advertised the sale of the following described real property by Substitute Trustee's Notice of Sale, dated **July 19, 2007** by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in The DeSoto Times Today for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 14th day of August, 2007, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi; and

WHEREAS, I, **Emily Kaye Courteau, Substitute Trustee**, did on the 14th day of August, 2007, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi the following described real property, to-wit:

Lot 97, Section A, River Oaks Subdivision, in Sections 2 & 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 57, page 17, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Stanley Joe Watkins, Jr. and Candace M. Kuehnel, unmarried persons, as joint tenants with full right of survivorship, by Warranty Deed from Chambliss Builders, Inc., dated 3/23/00, filed in Book 0369, page 0760, said Register's Office. The said Candace M. Kuehnel married Stanley Joe Watkins, Jr., now known as Candace M. Kuehnel Watkins.

Being the same property conveyed to Stanley Joe Watkins, Jr. and Candace M Watkins, a married couple, as joint tenants with full rights of survivorship from Stanley Joe Watkins, Jr. and Candace M Kuehnel NKA Candace M Watkins being recorded simultaneously herewith, by Quit Claim Deed.

WHEREAS, at said sale Wachovia Bank, N.A., as Trustee. Pooling and Servicing Agreement dated as of November 1, 2004. Asset-Backed Pass-Through Certificates Series 2004-WWF1 was the highest bidder and best bidder, therefore, for the sum of \$115,000.00 and the same was then and there struck off to Wachovia Bank, N.A., as Trustee. Pooling and Servicing Agreement dated as of November 1, 2004. Asset-Backed Pass-Through Certificates Series 2004-WWF1 and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

WHEREAS, Wachovia Bank, N.A., as Trustee. Pooling and Servicing Agreement dated as of November 1, 2004. Asset-Backed Pass-Through Certificates Series 2004-WWF1, has requested transfer and assignment of its bid to U. S. Bank, National Association successor trustee to Wachovia Bank, N.A. as Trustee. Pooling and Servicing Agreement dated as of November 1, 2004. Asset-Backed Pass-Through Certificates Series 2004-WWF1 and has authorized the undersigned to convey the property described

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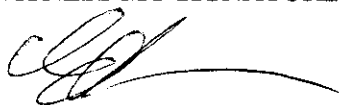
above to U. S. Bank, National Association successor trustee to Wachovia Bank, N.A. as Trustee. Pooling and Servicing Agreement dated as of November 1, 2004. Asset-Backed Pass-Through Certificates Series 2004-WWF1 and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title, and interest of Wachovia Bank, N.A., as Trustee. Pooling and Servicing Agreement dated as of November 1, 2004. Asset-Backed Pass-Through Certificates Series 2004-WWF1, as the highest and best bidder to U. S. Bank, National Association successor trustee to Wachovia Bank, N.A. as Trustee. Pooling and Servicing Agreement dated as of November 1, 2004. Asset-Backed Pass-Through Certificates Series 2004-WWF1, pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned **Substitute Trustee**, do hereby sell and convey unto U. S. Bank, National Association successor trustee to Wachovia Bank, N.A. as Trustee. Pooling and Servicing Agreement dated as of November 1, 2004. Asset-Backed Pass-Through Certificates Series 2004-WWF1 the land and property herein described.

I convey only such title as is vested in me as **Substitute Trustee**.


rt/F06-1972

WITNESS MY SIGNATURE, this the 14<sup>th</sup> day of Sept, 2007.

  
 \_\_\_\_\_  
**Emily Kaye Courteau**, Substitute Trustee

STATE OF LOUISIANA  
 PARISH OF OUACHITA

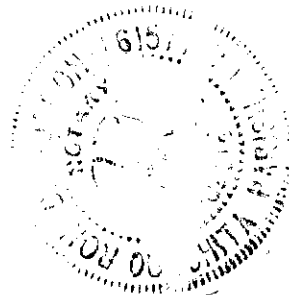
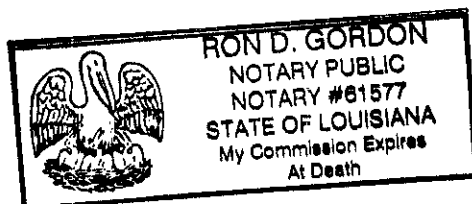
PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 14<sup>th</sup> day of Sept, 2007, the within named **Emily Kaye Courteau, Substitute Trustee**, who acknowledged that (s)he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.

  
 \_\_\_\_\_  
 NOTARY

AT DEATH  
 MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:  
**Emily Kaye Courteau**  
 2309 OLIVER RD.  
 MONROE, LA 71201  
 318-330-9020



GRANTEE:

U. S. Bank, National Association successor trustee to Wachovia Bank, N.A. as Trustee. Pooling and Servicing Agreement dated as of November 1, 2004. Asset-Backed Pass-Through Certificates Series 2004-WWF1  
 7495 New Horizon Way  
 Frederick, MD 21703-8388  
 1-800-842-7654

THIS DOCUMENT WAS PREPARED BY:

MORRIS & ASSOCIATES  
 2309 OLIVER RD.  
 MONROE, LA 71201  
 318-330-9020

## PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

Substitute Trustee's Notice of Sale  
STATE OF MISSISSIPPI  
COUNTY OF DESOTO

WHEREAS, on the 22nd day of October, 2004, Stanley Joe Watkins, Jr. and Candace M. Watkins, as Co-Defendants, as Joint Tenants with Full Rights of Survivorship, executed and delivered a certain Deed of Trust unto Accurate Title & Escrow, Trustee for The Hurricane Mortgage Company Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2103 at Page 515; and

WHEREAS, on the 9th day of July, 2007, The Hurricane Mortgage Company Inc., assigned said Deed of Trust unto Wachovia Bank, N.A., as Trustee, Pleading and Servicing Agreement dated as of November 1, 2004, Asset-Backed Series 2004-WWF1, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2763 at Page 600; and

WHEREAS, on the 9th day of July, 2007, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2763 at Page 601; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned to do, on the 14th day of August, 2007, I will during legal hours, at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 97, Section A, River Oaks Subdivision, in Sections 2 & 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 57, page 17, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Stanley Joe Watkins, Jr. and Candace M. Kuehnel, unmarried persons, as joint tenants with full right of survivorship, by Warranty Deed from Candace Kuehnel, Inc., dated 3/28/04, and in Book 2609, page 5763, said Register's Office. The said Candace M. Kuehnel married Stanley Joe Watkins, Jr., now known as Stanley Joe Watkins, Jr.

Volume No. 112 on the 24 day of July, 2007

Volume No. 112 on the 31 day of July, 2007

Volume No. 112 on the 7 day of Aug., 2007

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2007

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2007

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2007

Diane Smith

Sworn to and subscribed before me, this 7 day of Aug., 2007

By Juday A. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2009  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 471 words @ .12 \$ 56.52

B. 2 subsequent insertions of 942 words @ .10 \$ 94.20

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 153.72

Being the same property conveyed to Stanley Joe Watkins, Jr. and Candace M. Kuehnel, a married couple, as joint tenants with full rights of survivorship from Stanley Joe Watkins, Jr. and Candace M. Kuehnel NKA Candace M. Watkins being recorded simultaneously herewith, by Quit Claim Deed.

I will only convey such title as is vested in me as Substitute Trustee

WITNESS MY SIGNATURE, this day July 16, 2007

Emily Kaye Courteau

Substitute Trustee

2508 OLIVER ROAD

MONROE, LA 71201

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